

Claims

What is claimed is:

1. An apparatus comprising,
a webbank, said webbank comprising a website hosted on the server of a bank for the use of
a webbank owner, the webbank owner being a customer having a bank account at the bank;
said webbank having a webaddress associated therewith and being accessible by the webbank
owner over the World Wide Web using said webaddress;
said webbank also being accessible over the World Wide Web by a third party using said
webaddress, such that the third party is provided with some degree of access to the webbank owner's
bank account;
said webbank having access parameters associated therewith, said access parameters being
parameters associated with the webbank which control said degree of access provided to the third
party;
and wherein said access parameters are customizable by the webbank owner.
2. An apparatus as claimed in Claim 1, wherein one of said access parameters corresponds to
deposit rights, such that the third party can deposit funds at the owner's webbank for credit
to the customer's bank account.
3. An apparatus as claimed in Claim 1, wherein one of said access parameters corresponds to
withdrawal rights, such that the third party can withdraw funds from the customer's bank
account.
4. An apparatus as claimed in Claim 1, wherein one of said access parameters corresponds to
viewing rights, such that the third party can view information regarding transactions on the
customer's bank account.
5. An apparatus as claimed in Claim 1, wherein one of said access parameters includes a password
provided to said third party which is different from the password of the webbank owner.
6. An apparatus as claimed in Claim 1, wherein one of said access parameters defines the amount

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of funds which can be controlled by said third party.

7. An apparatus comprising,
a first webbank, said first webbank comprising a website hosted on a bank server for the use of a first webbank owner;
wherein said first webbank has a webaddress associated therewith and is accessible by the webbank owner over the World Wide Web using said webaddress; and,
wherein said webbank owner can access said first webbank to provide said first webbank with a second webaddress, the second webaddress being a webaddress associated with a second webbank.
8. An apparatus as claimed in Claim 7, wherein said first webbank and said second webbank are both hosted on the bank server of the same bank.
9. An apparatus as claimed in Claim 7, wherein said first webbank and said second webbank are hosted on the bank servers of different banks.
10. An apparatus as claimed in Claim 7, wherein said second webaddress is used to transfer funds between said first webbank and said second webbank.
11. An apparatus as claimed in Claim 7, wherein webbank owner can transfer said funds virtually instantaneously.
12. An apparatus as claimed in Claim 7, wherein said funds are transferred within five minutes.
13. An apparatus as claimed in Claim 7, wherein said funds are transferred within an hour.
14. An apparatus as claimed in Claim 7, wherein said funds are transferred between the first webbank and the second webbank at the precise time designated by the first webbank owner.
15. An apparatus as claimed in Claim 7, wherein said funds are transferred between the first webbank and the second webbank at the precise time designated by the owner of the second webbank.

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16. An apparatus as claimed in Claim 7, wherein the second webaddress can be used at the first webbank to withdraw funds from the first webbank and deposit those funds at the second webbank.
17. An apparatus as claimed in Claim 7, wherein the second webaddress can be used at the first webbank to withdraw funds from the second webbank and deposit those funds in the first webbank.
18. An apparatus as claimed in Claim 7, wherein said first webbank can use said second webaddress to view transaction records at the second webbank.
19. An apparatus comprising,
a webbank, said webbank comprising a website hosted on the server of a bank for the use of a webbank owner, the webbank owner being a customer having a bank account at the bank;
said webbank having a webaddress associated therewith and being accessible by the webbank owner over the World Wide Web using said webaddress;
said webbank being associated with a financial card.
20. An apparatus as claimed in Claim 19, wherein a third party can send information to said webbank regarding the use of said financial card.
21. An apparatus as claimed in Claim 19, wherein the use of said financial card causes funds to be transferred from said webbank to said third party.
22. An apparatus as claimed in Claim 19, wherein the use of said financial card causes funds to be transferred from said webbank to a second webbank, said second webbank being the webbank of a third party.
23. An apparatus as claimed in 19, wherein said financial card has parameters associated therewith, said parameters being customizable by said webbank owner.
24. A method comprising:
providing a website for users, said website providing the user with the ability to generate an

electronic invoice.

25. A method as claimed in Claim 24, wherein said website provides said users with the ability to send said electronic invoice to other websites.
26. A method as claimed in Claim 24, wherein said website is a webbank.
27. A method as claimed in Claim 26, wherein said webbank provides users with the ability to send said invoices to other webbanks for storage thereon.
28. A method as claimed in Claim 24, wherein said users are individuals.
29. A method as claimed in Claim 24, wherein said users are corporations.
30. A method as claimed in Claim 24, wherein said website provides users with the ability to directly generate an invoice on said website.
31. A method as claimed in Claim 24, wherein said website receives information and formats said information into an electronic invoice for sending to a third party.
32. A method as claimed in Claim 31, wherein said website receives said information from an accounting or billing program.
33. A method as claimed in Claim 24, wherein said website further serves as a collector of the user's financial information.
34. A method as claimed in Claim 24, wherein said website further serves as a bill payment center.
35. A method for financial card transactions, comprising:
providing a financial card to a user, said financial card being a credit card or debit card;
providing a series of parameters on said financial card, said parameters corresponding to functionalities of said financial card, said parameters being customizable by the user over the Internet.

36. A method for wire transferring money, comprising:
providing a system for consumers over the Internet, said system allowing the consumer to wire transfer funds to an ATM machine for retrieval of cash from said ATM machine.
37. A method as claimed in Claim 36, wherein said funds are retrieved using a programmable financial card.

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